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Facsimile (972) 385-7766**FACSIMILE COVER SHEET**

To: Commissioner for Patents for Examiner Clement B. Graham Group Art Unit 3628	Facsimile No. 571/273-8300
From: Michele Morrow Legal Assistant to Francis Lammes	No. of Pages Including Cover Sheet: 28
Enclosed herewith: <ul style="list-style-type: none"><li>• Transmittal document; and</li><li>• Response to Office Action.</li></ul>	
Re: Application Serial No. 09/505,031 Attorney Docket No. RSW9-99-118	
Date: Friday, February 17, 2006	
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

**In re application of: Kraemer et al.**

1. **What is the purpose of the study?**  
 2. **What are the research objectives?**  
 3. **What is the research methodology?**  
 4. **What are the results of the study?**  
 5. **What are the conclusions of the study?**  
 6. **What are the limitations of the study?**  
 7. **What are the implications of the study?**  
 8. **What are the future research directions?**  
 9. **What are the contributions of the study?**  
 10. **What are the key findings of the study?**  
 11. **What are the main results of the study?**  
 12. **What are the primary outcomes of the study?**  
 13. **What are the secondary outcomes of the study?**  
 14. **What are the tertiary outcomes of the study?**  
 15. **What are the quaternary outcomes of the study?**  
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**Group Art Unit: 3628**

**Serial No.: 09/505,031**

**Examiner: Graham, Clement B.**

**Filed: February 16, 2000**

**Attorney Docket No.: RSW9-99-118**

# For: Method and System for Identifying Teaser Surfers with Time Series Credit History

Certificate of Transmission Under 37 C.F.R. § 1.8(a)

I hereby certify this correspondence is being transmitted via facsimile to the Commissioner for Parents, P.O. Box 1450, Alexandria, VA 22313-1450, facsimile number (571) 273-8300, on February 17, 2006.

By:

Michele Morrow  
Michele Morrow

37945  
PATENT TRADEMARK OFFICE  
CUSTOMER NUMBER

**TRANSMITTAL DOCUMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**Sir:**  
**ENCLOSED HEREWITH:**

- **Response to Office Action.**

No fees are believed to be required. If, however, any fees are required, I authorize the Commissioner to charge these fees which may be required to IBM Corporation Deposit Account No. 09-0457. No extension of time is believed to be necessary. If, however, an extension of time is required, the extension is requested, and I authorize the Commissioner to charge any fees for this extension to IBM Corporation Deposit Account No. 09-0457.

Respectfully submitted,

Francis Lammes

**Registration No. 55,353**  
**Agent for Applicants**

**Duke W. Yee**  
**Registration No. 34,285**  
**Attorney for Applicants**

**YEE & ASSOCIATES, P.C.**  
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Dallas, Texas 75380  
(972) 385-8777

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**In re application: **Kraemer et al.**Serial No.: **09/505,031**Filed: **February 16, 2000**For: **Method and System for  
Identifying Teaser Surfers with Time  
Series Credit History**§  
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§Group Art Unit: **3628**Examiner: **Graham, Clement B.**Attorney Docket No.: **RSW9-99-118****37945**  
PATENT TRADEMARK OFFICE  
CUSTOMER NUMBER

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8300, on February 17, 2006.

By: Michele Morrow

Michele Morrow

**RESPONSE TO OFFICE ACTION**Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

No fees are believed to be required. If, however, any fees are required, I authorize the Commissioner to charge these fees which may be required to IBM Corporation Deposit Account No. 09-0457. No extension of time is believed to be necessary. If, however, an extension of time is required, the extension is requested, and I authorize the Commissioner to charge any fees for this extension to IBM Corporation Deposit Account No. 09-0457.

In response to the Office Action dated December 5, 2005, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 14 of this paper.